REGIONAL SCHOOL DISTRICT NO. 20

REQUEST FOR PROPOSAL (RFP)

Medical and Welfare Benefits Consultant

Sealed Proposals Must Be Received No Later Than:

Monday, August 3 2026, 10:00AM

Regional School District No. 20

Attention: Chief Financial Officer

35 Wamogo Road

Litchfield, CT 06759

REQUEST FOR PROPOSAL

LEGAL NOTICE

Sealed Proposals for Regional School District No. 20's Medical and Welfare Benefits Consultant will be received by Regional School District #20 on **August 3rd, 2026 at 10:00AM,** at which time the Proposals will be opened publicly and read aloud. Regional School District #20 reserves the right to accept or reject any or all Proposals, to waive any technicalities of the Proposal process, and to select the Proposal that meets the best interests of the District.

GENERAL PROVISIONS & SUBMISSION INFORMATION

Regional School District No. 20 (hereinafter referred to as the District), is seeking to hire a qualified and experienced company or agency for the purpose of obtaining the services of a Medical and Welfare Benefits Consultant.

Should a prospective Bidder need clarification or interpretation, the bidder must make such a request in writing to the Chief Financial Officer via email (jcardillo@rsd20.org) by July 29, 2026.

No proposal will be considered unless properly completed and signed by the Bidder.

Two (2) Copies of Sealed Proposals are required.

Award of contract will be to the vendor that submits a proposal that is determined to be responsive to the invitation and most advantageous to RSD20.

Bids will be opened via a public meeting on **Monday, August 3rd at 10AM.** All bids shall remain in effect for thirty (30) days from the time of the opening.

Firms mailing proposals should allow for normal delivery time to ensure timely receipt of their proposals. Proposals may be hand delivered in a sealed envelope. Proposals may not be submitted by e-mail or facsimile.

After awarding of the bid, all bidders will be notified.

Regional School District No. 20 reserves the right to reject any proposal, in whole or in part, and to waive technical defects, qualifications, irregularities, and omissions, if, in its sole judgment, the best interests of RSD20 will be served. Each proposal received within the required time-frame will be evaluated individually by RSD20.

MISCELLANEOUS:

The submission of a proposal will be construed to mean that the respondent is fully informed as to the extent and character of RSD20's requirements, and the respondent represents that it is willing and able to furnish the product requested in a satisfactory manner in complete compliance with the specifications.

RSD20 shall not be liable for any costs incurred by respondents in preparing or submitting proposals.

RSD20 reserves the right to accept any item or group of items proposed in any proposal, unless the respondent qualifies its offer by specific limitation. RSD20 reserves the right to select a respondent who is not the lowest priced respondent if it deems in its best interest.

RSD20 reserves the right to negotiate with the lowest (bidder) respondent regarding changes to the original proposal which may be deemed to be in the best interest of RSD20.

In the event that such a successful respondent fails to execute a contract within thirty (30) days after notification of award by RSD20, RSD20 may cancel its action and reconsider other proposals or solicit new proposals.

RSD20 shall consider the successful Contractor to be the sole point of contact with regard to contractual matters including payment to performance of service by the Contractor, its agents and employees. The successful Contractor shall not be allowed to assign the contract nor delegate any responsibilities or duties to any third party without prior written consent of RSD20.

Background:

Regional School District No. 20 has periodically utilized a Medical and Welfare Benefits Consultant for budget and operational exercises in addition to its on-going dealings with employee groups and health insurance companies.

Regional School District No. 20 has approximately 310 employees (or qualifying retirees) eligible for enrollment in the employee benefit plan (225 employees on health and dental and 21 with dental only). Regional School District No. 20 is currently Fully Insured with Anthem Blue Cross and Blue Shield for Medical and Prescription Drug employee benefits. Regional School District No. 20 is currently Self Insured with Anthem Blue Cross and Blue Shield for Dental employee benefits. Regional School District No. 20 currently offers one Medical/RX plan options: HDHP/HSA; and RX. Regional School District No. 20 offers Anthem Vision Insurance (materials only), 100% funded by the employee. The Life Insurance program is provided through The Standard Life. Regional School District No. 20 offers a Flexible Spending Account (Limited and Medical) and Dependent Care Account through Advanced Benefit Strategies. Regional School District No. 20 offers optional plans with Colonial LIfe, Term Life, Whole Life, Short Term Disability, Accident, Cancer, Hospital and Critical Illness.

SCOPE OF WORK

Regional School District No. 20 hereby invites the submission of sealed proposals from responsible companies or agencies for the purpose of obtaining the services of a Medical and Welfare Benefits Consultant.

The Agreement and pricing shall remain in effect for the duration of the contract term beginning in July of 2026 and continuing through FY26-27, FY27-28 and FY28-29, with the option to renew, at the sole discretion of the Board, for FY29-30 and FY30-31, at a price and terms mutually agreed upon. Thereafter, the Agreement shall remain in effect until such time that either party gives sixty (60) business days prior written notice of its intent to terminate the Agreement.

It is the intent of the Request for Proposals to identify the party most likely to successfully represent the District in its desire to minimize rate increases for all insurances.

The selected Medical and Welfare Benefits Consultant shall identify base cost of services as provided under the Scope of Services and identify the cost impacts of the various options/alternatives itemized separately; fees for additional services clearly stated. The contract award will be on a fee basis and no commission may be accepted by the consultant regarding the performance of their services on behalf of Regional School District No. 20

• Market all insurances to include, but not be limited to, preparation of bid specifications, evaluation of proposals received, and recommendations on contracts to be signed for with effective date to be determined by the District.

• Coordinate and review necessary demographic data for marketing.

• Should the District elect to change carriers following the marketing process, manage and review the process ensuring that the selected vendor provides benefits that are equivalent to or better than those currently in effect.

• Provide a disruption analysis relative to the provider, pharmacy, hospital, and appropriate other vendor networks. Attending various employee, committee, and board/commission meetings as necessary.

• Review all contracts and booklets.

• Review current plans' experiences, claims, and market trends, and offer regular reports and recommendations about renewal premiums with all insurance providers on a regular basis.

• Periodically review the health insurance plans' claims and fees and provide a reasonability analysis in comparison with industry norms.

• Ensure accurate follow-through on all negotiated contractual arrangements made between the District and its health insurance carrier(s).

• Ensure that any self-funding arrangements, if any, with third-party administrators are appropriately managed.

• Monitor the third-party administrator's actuarial assumptions under self-insured programs, if applicable.

• Intervene and resolve with providers, problems that may arise regarding claims, proper coverage, routine administration, and day-to-day account service.

• Provide the District with accurate management reports/utilization, review, and comment on information from all carriers on a continuing basis.

• Provide the District with information on new health insurance programs, more cost-effective products and funding options, and future trends in employee benefits.

• Develop strategies for presentation and implementation of any new benefit program to employee unions and other interested parties.

• Serve in an advisory capacity during negotiations with collective bargaining units. This includes analyzing benefit proposals, providing counsel to negotiators, and testifying at negotiation, mediation, and arbitration sessions as needed.

• Coordinate employee communications and conduct employee informational meetings as new programs are implemented or as regulations require.

• Provide expert advice and/or testimony in disputes that may arise between the District and their labor unions, as they pertain to the health insurance benefit plans.

• Inform the District and Administration of changing legislation and legal decisions affecting employee benefits. Recommend and discuss methods to comply with these changes.

• Work with the District to develop budget rates, COBRA rates and base rates used in the premium cost share determination.

• Act in an advisory capacity with the District in the development of its short- and long-term Health Care strategies.

• Provide analysis and guidance about the District's administrative practices.

• Assist the district with Affordable Care Act reporting and regulations.

• Provide the district with annual and long-term budget projections and periodic projections of the current year's activity.

• Monitor municipal coalition programs compared to self-insured options.

• Help to implement employee wellness programs.

PROPOSAL FORM

RFP: Regional School District No. 20 Medical and Welfare Benefits Consultant

Owner: Regional School District #20

35 Wamogo Road

Litchfield, CT, 06759

Contractor: Firm: _____

Address: _____

Tel: _____

Email address: _____

Representative & title: _____

By submission of this proposal, the undersigned Contractor acknowledges inclusion of all elements contained and described in the project documents.

Signature: _____

Name (print): _____

Title: _____

Date: _____

- Proposal Form Continues on Following Page -

My proposal to provide Health and Welfare Benefits Consultant is, as follows:

Cost/Year One (July 1, 2026– June 30, 2027): _____

Cost/Year Two (July 1, 2027 – June 30, 2028): _____

Cost/Year Three (July 1, 2028 – June 30, 2029): _____

List below additional services and pricing:

Description of Service	**Pricing**

-End of Proposal Form-

NON-COLLUSIVE STATEMENT

The undersigned Contractor certifies the following:

1) This Proposal has been arrived at by the Contractor independently and has been submitted without collusion with, and without any agreement, understanding, or planned course of action with, any other vendor of materials, supplies, equipment, or services, or any company, person(s) or agency, designed or intended to limit independent competition, and

2) The contents of the proposal have not been communicated by the submitting Contractor or its employees or agents to any person not an employee or agent of the submitting Contractor or its surety, and will not be communicated to any such person prior to the official opening of the proposal.

_____

Contractor (company name)

_____

_____

Business address

_____

Signature and Title of authorized agent

_____

Date

~submit with Proposal~

CONTRACTOR QUALIFICATIONS STATEMENT

1) Name of company: _____

2) Address: _____

3) Incorporation date: _____

4) How many years have you been engaged in the business under your present firm name?

_____

5) Contracts on hand:

_____

_____

_____

_____

6) Have you ever failed to complete any work awarded to you? _____

7) Have you ever defaulted on a contract? _____

8) Supply three (3) references with firm and telephone number that may be contacted by the Owner with regard to your firm and performance thereof:

1._____

2._____

3._____

The undersigned hereby authorizes any person or agent of Regional School District #20 to contact the Contractor or its referenced persons or entities and obtain any information relevant to this statement or its intentions with regard to this proposal, at the Owner's discretion, and authorizes release of that information to Regional School District #20 for the purposes of evaluation of this proposal:

_____

Contractor (company name)

_____

Authorized agent (signature) and Title

_____

Date

-End of Contractor Qualifications Statement-

-End of section-

~submit with Proposal~

Gmail Christine Escobar <cescobar@rsd20.org>

Legal Notice - RepAm - Tomorrow, July 15, 2026

1 message

Christine Escobar <cescobar@rsd20.org> Tue, Jul 14, 2026 at 9:19 AM
To: "HearstMediaCT, Legals" <legals@hearstmediact.com>

Good Morning,

May I have a legal notice posted in the Republican-American for tomorrow, July 15, 2026. I understand I need to approve this well before 2:00pm. I will stay on top of my emails.

My CT account is: 373474.

See notice below. Please **do not** include the disclaimer at the bottom of the email that has Julie Haggard's name and talks about Title xxxx.

Thank you!
Chris Escobar

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